Fill in this information to identify the case:

Debtor 1 George May, Jr.

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the Eastern District Of Pennsylvania

Case number 22-10860 -amc

Official Form 410S1

Notice of Mortgage Payment Change 12/15

If the debtor's plan provides for payment of post petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Deutsche Bank National Trust Company, as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2006-WL3, Asset-Backed Certificates, Series 2006-WL3

Court claim no. (if known): 4-2

Last four digits of any number you use to identify the debtor's account: 4238

Date of payment change: 03/01/2025
Must be at least 21 days after date of this notice

New total payment: $ 757.02
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ____________________

Current escrow payment: $ 288.94 **New escrow payment: $ 289.10**

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non bankruptcy law. If a notice is not attached, explain why: ____________________

Current interest rate: ________% **New interest rate:** ________%

Current principal and interest payment: $________ **New principal and interest payment:** $________

Debtor1 George May, Jr. Case Number (If known):22-10860-amc
First Name Middle Name Last Name

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change: ____________________

Current mortgage payment: $ ____________ **New mortgage payment:** $ ____________

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the *appropriate* box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Shellie A. Labell
Signature

Date 01/15/2025

Print: Shellie A. Labell
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company: Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address 13010 Morris Rd., Suite 450
Number Street

Alpharetta, GA 30004
City State Zip Code

Contact phone: 470-321-7112

Contact Email: slabell@raslg.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on January 16, 2025, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

George May, Jr.
8022 Lindbergh Blvd
Philadelphia, PA 19153

And via electronic mail to:

MICHAEL A. CIBIK
Cibik Law, P.C.
1500 Walnut Street
Suite 900
Philadelphia, PA 19102

SCOTT F. WATERMAN [Chapter 13]
Chapter 13 Trustee
2901 St. Lawrence Ave.
Suite 100
Reading, PA 19606

United States Trustee
Office of United States Trustee
Robert N.C. Nix Federal Building
900 Market Street
Suite 320
Philadelphia, PA 19107

By: /s/Savanna Pacino
Savanna Pacino

SPS SELECT Portfolio SERVICING, inc.

Sign up for paperless delivery at www.spservicing.com
Paperless

November 21, 2024

[redacted]EORGE MAY
[redacted] 22 LINDBERGH BLVD
[redacted]HILADELPHIA, PA 19153-0000

Account Number: [redacted]
Property Address: 8022 LINDBERG BLVD
PHILADELPHIA, PA 19153

RE: Important notice regarding your Annual Escrow Account Disclosure Statement and your new escrow payment amount

This statement is for informational purposes only

Dear Customer(s):

SPS reviewed your escrow account to determine your new monthly escrow payment. Following are the answers to the most common questions we receive about the escrow account and the details related to the analysis.

1. **What is the amount of my new monthly payment?**
The table below shows your new monthly payment, including any escrow changes from this new analysis statement.

Table 1	Current Payment	New Payment (as of 03/01/2025)	Change
Principal and Interest	$467.92	$467.92	
Regular Escrow Payment	$288.94	$289.10	$0.16
Monthly Shortage Payment	$0.00	$0.00	$0.00
Total Payment	**$756.86**	**$757.02**	**$0.16**

Since you are in active bankruptcy, your new payment amount shown above is the post-petition payment amount due.

2. **Why did the escrow portion of my payment change?**
There are three main reasons why your escrow account payment may change from year to year.

A. **Regular Escrow Payments** - Changes occur based on differences between the expected property tax or insurance payments for the prior year and the expected property tax or insurance payments for the current year. Table 2 shows those differences and any resulting monthly shortage change, which is explained in section C.

Table 2	Prior Year Estimated Disbursements	Current Year Estimated Disbursements (as of 03/01/2025)	Change
Tax Disbursements	$942.07	$942.06	$-0.01
Hazard Insurance Disbursements	$2,525.07	$2,527.07	$2.00
Total Annual Escrow Disbursements	**$3,467.14**	**$3,469.13**	**$1.99**
Monthly Escrow Payment	**$288.94**	**$289.10**	**$0.16**
Monthly Shortage Payment	**$0.00**	**$0.00**	**$0.00**

[redacted]

See reverse side

[redacted] [redacted] [redacted]

B. **Escrow Reserve Requirements** – RESPA/Federal law allows lenders to maintain a maximum of two months reserve in your escrow account, commonly referred to as a cushion. However, based on state, investor, or modification requirements your cushion requirement may be less than the Federal requirement. Your account has a monthly reserve requirement of 2 months. This reserve is established to cover unanticipated increases in your property taxes, insurance and other escrow amounts. The monthly reserve requirement amount is $578.19 and is accounted for in your monthly escrow payment reflected above in Tables 1 and 2. If your account has mortgage insurance, the monthly mortgage insurance amount has been removed from the escrow reserve requirements.

C. **Escrow Surplus** – The balance of the escrow account as of the date of this analysis has a deficiency of $33,304.40. The ending balance in table 3 and the beginning balance in table 4 of $2,942.29 is based on an assumption of receipt of the scheduled payments that are due on the account, as indicated by the letter E next to the payments. If the scheduled payments are made there will be a surplus in the account of $1,567.43.

If your account meets minimum criteria defined below, we will send a refund check for this surplus under separate cover for the full or partial refund[1].

Please be advised that this is not an attempt to collect any pre-petition debt, which we have previously claimed on the Proof of Claim.

Your unpaid pre-petition escrow amount is $595.01. This amount has been removed from the projected starting balance.

Your total refund is $1,567.43, which is determined by subtracting your required beginning escrow account balance from your actual beginning escrow account balance. $2,942.29 - $1,374.86 = $1,567.43.

Table 3 below shows a detailed history of your escrow account transactions since your last analysis. An asterisk (*) indicates a difference from a previous estimate in either the date or the amount. The letter E beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown prior to the effective date of this new analysis. Please note, if the payment or disbursement month shown in table 3 is the same month of this completed analysis and there is an asterisk (*) or the letter E next to the amount, the disbursement or amount may have already occurred by the time you receive this analysis statement and the actual amount may differ from the amount reflected below.

Table 3

		Payments		Disbursements		
Month	**Description**	**Estimate**	**Actual**	**Estimate**	**Actual**	**Total Balance**
History	Beginning Balance					$-30,182.32
April 2024		$288.94	$0.00	$0.00	$0.00	$-30,182.32
May 2024	HAZARD INS	$288.94	$0.00	$0.00	$1,953.07 *	$-32,135.39
June 2024	HAZARD INS	$288.94	$0.00	$1,953.07	$0.00 *	$-32,135.39
July 2024		$288.94	$0.00	$0.00	$0.00	$-32,135.39
August 2024		$288.94	$0.00	$0.00	$0.00	$-32,135.39
September 2024	FLOOD INS	$288.94	$0.00	$0.00	$574.00 *	$-32,709.39
October 2024	FLOOD INS	$288.94	$0.00	$572.00	$0.00 *	$-32,709.39
Total Actual Activity		**$2,022.58**	**$0.00**	**$2,525.07**	**$2,527.07**	
Expected Payments						
November 2024		$288.94	$35,726.92 E	$0.00	$0.00	$3,017.53
December 2024		$288.94	$288.94 E	$0.00	$0.00 E	$3,306.47
January 2025		$288.94	$288.94 E	$0.00	$0.00 E	$3,595.41
February 2025	CITY/SCHOOL	$288.94	$288.94 E	$942.07	$942.06 E	$2,942.29
Total Including Expected Payments		**$3,178.34**	**$36,593.74**	**$3,467.14**	**$3,469.13**	

[redacted]

See reverse side

Table 4 below shows a detailed projection of future estimated escrow activity of your escrow account transactions since your last analysis as well as a projection of future escrow activity. The double asterisk (**) next to the required balance indicates the lowest projected balance in the analysis. This low balance is used to determine the surplus or shortage in your escrow account at the time of this analysis.

Table 4

Month	Description	Payments Estimate	Disbursements Estimate	Beginning Balance	Required Balance
	Starting Balance			$2,942.29	$1,374.86
March 2025		$289.10	$0.00	$3,231.39	$1,663.96
April 2025		$289.10	$0.00	$3,520.49	$1,953.06
May 2025		$289.10	$0.00	$3,809.59	$2,242.16
June 2025	HAZARD INS	$289.10	$1,953.07	$2,145.62	$578.19**
July 2025		$289.10	$0.00	$2,434.72	$867.29
August 2025		$289.10	$0.00	$2,723.82	$1,156.39
September 2025		$289.10	$0.00	$3,012.92	$1,445.49
October 2025	FLOOD INS	$289.10	$574.00	$2,728.02	$1,160.59
November 2025		$289.10	$0.00	$3,017.12	$1,449.69
December 2025		$289.10	$0.00	$3,306.22	$1,738.79
January 2026		$289.10	$0.00	$3,595.32	$2,027.89
February 2026	CITY/SCHOOL	$289.10	$942.06	$2,942.36	$1,374.93
Totals		$3,469.20	$3,469.13		

If you wish to send a written inquiry about your account or dispute any of the information on this statement, please send it to the address listed below for Notice of Error/Information Request. If you send your Notice of Error/Information Request to any other address, it may not be processed in accordance with the guidelines established by the Real Estate Settlement Procedures Act (RESPA).

Important Mailing Addresses:

General Correspondence	Payment Remittance	Notice of Error/Information Request
PO Box 65250 Salt Lake City, UT 84165-0250	PO Box 65450 Salt Lake City, UT 84165-0450	PO Box 65277 Salt Lake City, UT 84165-0277

[1] Refund Information

Although our analysis determined an overage in your escrow account, a check may not be issued. This may be due to one or more of the following.

- An overage refund that exceeds your current escrow balance may not be refunded in one check. Funds currently available and held in escrow will be refunded, but any remaining difference between the previous refund and the full refund will be sent once the funds become available in the escrow account. If the additional funds are not available in the escrow account within 30 days of this statement, please contact us to review your account to determine if any additional refund is available to be sent. The refund amount from statement is a projection of the funds that will be in your account in the future, not the amount of the funds that are currently in your account.
- Overages are not refunded when an account is delinquent. Please review your payment history and due date for your account. If it is 30 days or greater past due, an escrow refund will not be sent until the payments have been made. Once your mortgage payments are current, please request a refund of your escrow overage amount. Your refund amount may vary at that time from the amount listed on this statement as additional escrow activity may change the amount eligible for a refund.

If your account is set up on a monthly automatic withdrawal payment option, your monthly payment withdrawal amount will be updated according to the adjusted payment above once the escrow analysis becomes effective. If you have any questions or concerns, please contact our Customer Service Department. Our toll-free number is 800-258-8602 and representatives are available Monday through Friday between the hours of 8 a.m. and 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time. You may also visit our website at www.spservicing.com.

Sincerely,

Select Portfolio Servicing, Inc.

Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llamenos al numero 800-831-0118 y seleccione/marque la opción 2.

This information is intended for informational purposes only and is not considered an attempt to collect a debt.

[redacted]

See reverse side

[redacted]

[redacted]

See reverse side

[redacted] [redacted] [redacted]